

Information to identify the case:

Debtor 1	<u>Laurie L. Dennis</u>	Social Security number or ITIN	xxx-xx-0890
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 19-20714-GLT			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Laurie L. Dennis
fka Laurie L. Papuga

1/24/22

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Laurie L. Dennis
Debtor

Case No. 19-20714-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Jan 24, 2022

User: auto
Form ID: 3180W

Page 1 of 3
Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 26, 2022:

Recip ID	Recipient Name and Address
db	+ Laurie L. Dennis, 305 Dunston Ct., Seven Fields, PA 16046-4217
r	+ Coldwell Banker Real Estate Services, 9600 Perry Highway, Pittsburgh, PA 15237-5552
r	+ Matthew Vogel, Coldwell Banker Real Estate Services, 9600 Perry Highway, Pittsburgh, PA 15237-5552
15013938	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
15000957	+ Children's Express Care, 11279 Perry Highway, Suite 450, Wexford, PA 15090-9303
15000958	+ Dermopath Diagnostics, 695 S. Broadway, Suite 100, Denver, CO 80209-4003
15000961	+ Elizur, 9800A McKnight Road, Pittsburgh, PA 15237-6032
15000962	+ Frederic I Weinberg & Associates, P.C., Attn: Frederic L. Weinberg, Esquire, 375 E. Elm Street, Suite 210, Conshohocken, PA 19428-1973
15035779	Nissan Motor Acceptance, POB 660366, Dallas, TX 75266-0366
15000963	+ Nissan Motor Acceptance Corp/Infinity Lt, 2901 Kinwest Pkwy, Irving, TX 75063-5816
15000956	+ The Center for Skin Surgery, PC, 1606 Carmody Court, Suite 302, Sewickley, PA 15143-8567
15000969	+ UPMC Health Services, 2 Hot Metal Street, Room 386, Pittsburgh, PA 15203-2348
15000970	UPMC Health Services, PO Box 371472, Pittsburgh, PA 15250-7472
15000971	+ US Department of Education/Great Lakes, Po Box 7860, Madison, WI 53707-7860
15000972	+ US Department of Education/Great Lakes, Attn: Bankruptcy, Po Box 7860, Madison, WI 53707-7860
15000975	+ Weltman, Weinberg & Reis, Attn: Matthew W. Pomy, Esquire, 436 Seventh Avenue, Suite 2500, Pittsburgh, PA 15219-1842

TOTAL: 16

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Jan 25 2022 04:28:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 24 2022 23:30:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jan 25 2022 04:28:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 24 2022 23:30:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: ebnpeoples@grblaw.com	Jan 24 2022 23:30:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15000954	+ EDI: BANKAMER.COM	Jan 25 2022 04:28:00	Bank Of America, Po Box 982238, El Paso, TX 79998-2238
15000955	+ EDI: BANKAMER.COM	Jan 25 2022 04:28:00	Bank Of America, 4909 Savarese Circle, FI1-908-01-50, Tampa, FL 33634-2413
15000959	EDI: DISCOVER.COM	Jan 25 2022 04:28:00	Discover Financial, Po Box 15316, Wilmington, DE 19850

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User: auto

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15000974	+ EDI: CITICORP.COM	Jan 25 2022 04:28:00	Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040
15000973	+ EDI: CITICORP.COM	Jan 25 2022 04:28:00	Visa Dept Store National Bank/Macy's, Po Box 8218, Mason, OH 45040
15045517	EDI: Q3G.COM	Jan 25 2022 04:28:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
15005881	EDI: DISCOVER.COM	Jan 25 2022 04:28:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15000960	+ EDI: DISCOVER.COM	Jan 25 2022 04:28:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
15000964	+ Email/Text: paparalegals@pandf.us	Jan 24 2022 23:30:00	Patenaude & Felix, 501 Corporate Drive, Southpointe Center, Suite 205, Canonsburg, PA 15317-8584
15000966	+ Email/Text: bankruptcyteam@quickenloans.com	Jan 24 2022 23:30:00	Quicken Loans, 662 Woodward Avenue, Detroit, MI 48226-3433
15000965	+ Email/Text: bankruptcyteam@quickenloans.com	Jan 24 2022 23:30:00	Quicken Loans, 1050 Woodward Ave, Detroit, MI 48226-3573
15025498	+ Email/Text: bankruptcyteam@quickenloans.com	Jan 24 2022 23:30:00	Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408
15048736	+ Email/Text: bncmail@w-legal.com	Jan 24 2022 23:30:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
15000967	+ EDI: WTRRN BANK.COM	Jan 25 2022 04:28:00	Target, Po Box 673, Minneapolis, MN 55440-0673
15000968	+ EDI: WTRRN BANK.COM	Jan 25 2022 04:28:00	Target, Attn: Bankruptcy, Po Box 9475, Minneapolis, MN 55440-9475
15048848	EDI: WFFC.COM	Jan 25 2022 04:28:00	UNITED STATES DEPARTMENT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON, WI 53708-8973

TOTAL: 21

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Quicken Loans Inc.

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 26, 2022

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: auto

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 24, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Quicken Loans Inc. bnicholas@kmlawgroup.com
Kenneth Steidl	on behalf of Debtor Laurie L. Dennis julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com
Kenneth Steidl	on behalf of Plaintiff Laurie L. Dennis julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com

TOTAL: 6